

1. (Once Amended) A system for collecting, storing and forwarding account approval information for transactions between terminals and hosts for a source account associated with an accountholder, enabling account withdrawals and charges by someone other than an accountholder, which system comprises:

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- a) an input terminal in which an accountholder provides data indicating the source account at an institution from which funds will be paid or charges made, and account approval information and account restriction information comprising terms and conditions on the use of the account, which account restriction information includes a cap value on the amount of the funds or charges to be made available, all of which are transmitted to;
 - b) a trigger server which stores account information, account approval information and account restriction information for said source account, in association with a secret code; and
 - c) a requesting terminal at an authorized person who presents said secret code is provided the source

account approval information for a to the institution
in which the previously within the terms and conditions
set by the accountholder provided source account is
maintained.

2. (Once Amended) A system as claimed in claim 1, wherein
the input terminal includes means for collecting and
transmitting said data to said trigger server, comprising at
least one of an automated teller machine, a credit or debit
card block, a point of sale machine, a personal computer, a
lotto machine, a touch-tone telephone, a fax machine, and a
wireless device.

5. (Once Amended) A system as claimed in claim 1, wherein
the input terminal also includes at least one of a barcode
reader, a printing device, a magnetic-card writer and a
magnetic card reader.

6. (Once Amended) A system as claimed in claim 5, wherein
the secret code is printed as numbers, letters, symbols, or
barcode, or is digitally, magnetically or optically stored.

7. (Once Amended) A system as claimed in claim 1, wherein the requesting terminal includes means for transmitting said secret code to said trigger server, comprising at least one of an automated teller machine, a credit or debit card block, a point of sale machine, a personal computer, a lotto machine, a fax machine, a wireless device and a touch-tone telephone.

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8. (Once Amended) A system as claimed in claim 1, wherein the requesting terminal also includes at least one of a barcode reader and a magnetic card reader.

9. (Once Amended) A system as claimed in claim 1, wherein the source account is any account capable of being authorized electronically, including at least one of a credit account, a checking account, a savings account, a money market account, an investment account and a telephone account.

10. (Once Amended) A method for enabling collection, storage and delivery of source account approval information for withdrawals and charges to a source account associated

with an accountholder, by someone other than the accountholder, which method comprises:

- a) an accountholder providing data indicating a source account at an institution from which funds will be paid or charges made, and account approval information and account restriction information comprising terms and conditions on the use of the account, which account restriction information includes a cap value on the amount of the funds to be made available;
- b) transmitting said data to a trigger server which stores account information, account approval information and account restriction information for said source account, in association with a secret code; [and]
- c) entering the secret code at a requesting terminal which transmits it to the trigger server; and
- d) providing the source account approval information for a charge or withdrawal within the terms and conditions set by the accountholder to the institution

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in which the previously provided source account is maintained.

Please cancel ~~claim~~ 13, without prejudice.

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15. (Once Amended) A method as claimed in claim 14, wherein said beneficiary account is an account capable of receiving funds electronically, including at least one of a checking account, a money market account, an investment account, and a savings account.

16. (Once Amended) A method as claimed in claim 14, wherein the beneficiary account is entered via a magnetic or digital card, keyboard input, a barcode.

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18. (Once Amended) A method as claimed in claim 17, wherein said identification is input means via a keyboard, a magnetic or digital card, a barcode or any other apparatus capable of providing the required information.

Please add ~~the~~ following new claims:

19. A system as claimed in claim 1, wherein an accountholder is charged a service charge at the input terminal.

20. A system as claimed in claim 1, wherein a service charge is imposed at the requesting terminal.

21. A system as claimed in claim 1, which further comprises means for entering a beneficiary account to where money should be remitted.

22. A method as claimed in claim 21, wherein said beneficiary account is an account capable of receiving funds electronically, including at least one of a checking account, a money market account, an investment account, and a savings account.

23. A method as claimed in claim 21, wherein the beneficiary account is entered via at least one of a magnetic or digital card, keyboard input, and a barcode reader.